BI (Official, Form. 1) (04/13). Case 15-34753 Doc 1-1	Filed 10/13/15	Entered	10/13/1	5 11 51 07	Desc P	etition
UNISON Shana		e 1 of 9	10/13/1		UNTARY PET	ITION
Name of Debtor (if individual, enter Last, First, Middle):	on	Name of Join	Name of Joint Debtor (Spouse) (Last, First, Middle):			
All Other Names used by the Debtor in the last 8 years	UT-	All Other Na	mes used by	the Joint Debtor in	n the last 8 years	s
(include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITI	N)/Complete EIN	Last four digi	ts of Soc. Se	ec. or Individual-Ta	axpayer I.D. (IT	IN)/Complete EIN
(if more than one, state all):	8 5.W	(if more than one, state all):				
Street Address of Debtor (No. and Street, City, and State):	Street Address of Joint Debtor (No. and Street, City, and State):					
4901 w Eric	1					
Chicago IL	ZID CODE					
County of Residence or of the Principal Place of Business:	C - V	ZIP CODE  County of Residence or of the Principal Place of Business:				
Mailing Address of Debtor (if different from street address):	600 K					
Manning Address of Deolof (if different from street address):	Mailing Address of Joint Debtor (if different from street address):					
					-	
Location of Principal Assets of Business Debtor (if different	ZIP CODE		ZIP CODE			
Bounds of Finespar Assets of Business Bootof (if unferent)	ioni street address above).				Z	TIP CODE
Type of Debtor (Form of Organization)						
(Check one box.)	Health Care Busi	iness		Chapter 7	☐ Chan	eter 15 Petition for
Individual (includes Joint Debtors)	Single Asset Rea	l Estate as define		Chapter 9	Reco	gnition of a Foreign
See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)	11 U.S.C. § 101( Railroad	21B)	18	Chapter 11 Chapter 12		Proceeding ter 15 Petition for
Partnership Other (If debtor is not one of the above entities, check	Stockbroker Commodity Brok	var.		Chapter 13	Reco	gnition of a Foreign nain Proceeding
this box and state type of entity below.)	☐ Clearing Bank	CCI			Nom	nam Froceeding
Chapter 15 Debtors	Other Tax-Exem	pt Entity			Nature of Debt	s
Country of debtor's center of main interests:	(Check box, if	applicable.)			(Check one box	.)
	cempt organization		Debts are primari debts, defined in		Debts are primarily	
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	e United States § 101(8) as "incurred by an business debts.  Revenue Code). individual primarily for a					
Code (the internal				personal, family,	or	
Filing Fee (Check one box.)				Chapter 11 D		
☐ Full Filing Fee attached.			Check one box:  Debtor is a small business debtor of Figure in 11 U.S.C. This (SED).  Debtor is not a small business debtor of Filter of			
Filing Fee to be paid in installments (applicable to indiv	Debtor is not a small business deby pas defined in PANS (2017) 5 (51D).					
signed application for the court's consideration certifying that the debtor is			Check if:			
unable to pay fee except in installments. Rule 1006(b).						
Filing Fee waiver requested (applicable to chapter 7 indiattach signed application for the court's consideration.		on 4/01/.	on 4/01/16 and every three was presenter).			
		insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three despreyies).  Check all applicable boxes:  A plan is being filed with this petition.				
	Acceptances of the plan were solicited prepetition from one or more classes					
of creditors, in accordance with 11 U.S.C. § 1126(b).  Statistical/Administrative Information  THIS SPACE IS FOR						
Debtor estimates that funds will be available for distribution to unsecured creditors.						
Debtor estimates that funds with be available for distribution to dissective expenses paid, there will be no funds available for distribution to unsecured creditors.						
Estimated Number of Creditors						
1-49 50-99 100-199 200-999 1,000-	5,001-		,001-	50,001-	Over	
5,000			,000	100,000	100,000	
Estimated Assets		1	ı.			
\$0 to \$50,001 to \$100,001 to \$500,001 \$1,000	),001 \$10,000,001 \$5		00,000,001	\$500,000,001	☐ More than	
\$50,000 \$100,000 \$500,000 to \$1 to \$10 million million			\$500 Ilion	to \$1 billion	\$1 billion	
Estimated Liabilities						
			ľ			
\$0 to \$50,001 to \$100,001 to \$500,001 \$1,000			00,000,001	\$500,000,001	More than	

B1 (Official Form 1) (04/13) Voluntary Petit 15-34753 D	oc 1-1 Filed 10/13/15	Entered 10/13/15 11:51:	07 Desc Petition Page 2	
(This page must be completed and filed in eve				
Location All Prior	Bankruptcy Cases Filed Within Last 8	Years (If more than two, attach addition	al sheet.)	
Where Filed:		Case Number:	Date Filed:	
Location Where Filed:		Case Number:	Date Filed:	
	ase Filed by any Spouse Partner or At	ffiliate of this Debtor (If more than one, a		
Name of Debtor:	ase Thea by any Spouse, Partner, or Ar	Case Number:	Date Filed:	
District:			Succ Fried.	
		Relationship:	Judge:	
Exhibit (To be completed if debtor is required to file 10Q) with the Securities and Exchange Commof the Securities Exchange Act of 1934 and is  Exhibit A is attached and made a part of	e periodic reports (e.g., forms 10K and mission pursuant to Section 13 or 15(d) requesting relief under chapter 11.)	(To be completed i whose debts are pri  I, the attorney for the petitioner named informed the petitioner that [he or she] of title 11, United States Code, and have	hibit B f debtor is an individual marily consumer debts.) in the foregoing petition, declare that I have may proceed under chapter 7, 11, 12, or 13 we explained the relief available under each e delivered to the debtor the notice required	
		Signature of Attorney for Debtor(s)	(Date)	
Yes, and Exhibit C is attached and made No.  (To be completed by every individual debtor. I	<b>Exhib</b> it fa joint petition is filed, each spouse mus	t complete and attach a separate Exhibit D	).)	
Exhibit D, completed and signed by the d  If this is a joint petition:  Exhibit D, also completed and signed by				
	Information Regarding (Check any appl	icable box )		
Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.				
There is a bankruptcy case of	There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.				
	Certification by a Debtor Who Resides a (Check all applica	as a Tenant of Residential Property able boxes.)		
Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)				
		(Name of landlord that obtained judgment	·)	
		(Address of landlord)		
Debtor claims that under a entire monetary default that	pplicable nonbankruptcy law, there are cit it gave rise to the judgment for possession	rcumstances under which the debtor would, after the judgment for possession was er	d be permitted to cure the stered, and	
	Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing			
☐ Debtor certifies that he/she	has served the Landlord with this certific	eation. (11 U.S.C. § 362(1)).		

Voluntary Case 15-34753 Doc 1-1 Filed 10/13/	T15 Entered 10/13/15 11:51:07 Desc Petition Page		
(This page must be completed and filed in every case.)	Page 3 Petor(s):  Page 1 Petor(s):  Page 2 Petor(s):  Page 2 Petor(s):  Page 3 Petor(s):		
	Signatures		
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative		
I declare under penalty of perjury that the information provided in this petition and correct.  [If petitioner is an individual whose debts are primarily consumer debts at chosen to file under chapter 7] I am aware that I may proceed under chapter 7, or 13 of title 11, United States Code, understand the relief available under each chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptey petition preparer signs the petition preparer si	and correct, that I am the foreign representative of a debtor in a foreign proceeding and that I am authorized to file this petition.  (Check only <b>one</b> box.)		
have estamed and read the notice required by 11 U.S.C. § 342(b).	Certified copies of the documents required by 11 U.S.C. § 1515 are attached.		
I request relief in accordance with the chapter of title 11, United States specified in this petition.  X Signature of Debtor	Code, Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.		
	(Signature of Foreign Representative)		
Signature of Joint Debtor  Telephone Number (if not represented by attorney)	(Printed Name of Foreign Representative)		
Date 10-13-15	Date		
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer		
Signature of Attorney for Debtor(s)  Printed Name of Attorney for Debtor(s)  Firm Name	I declare under penalty of perjury that: (1) 1 am a bankruptcy petition prepared defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and I provided the debtor with a copy of this document and the notices and informat required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maxim fee for services chargeable by bankruptcy petition preparers, I have given the definition of the maximum amount before preparing any document for 50.		
Address	or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.		
Telephone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer		
Date	January Felium Treparer		
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)		
Signature of Debtor (Corporation/Partnership)	_		
declare under penalty of perjury that the information provided in this petition is to and correct, and that I have been authorized to file this petition on behalf of lebtor.	rue Address the		
The debtor requests the relief in accordance with the chapter of title 11, United Sta Code, specified in this petition.	ttes X Signature		
Signature of Authorized Individual	Date		
Printed Name of Authorized Individual	Signature of bankruptcy petition preparer or officer, principal, responsible person, o		
Title of Authorized Individual	partiel whose social-security number is provided above.		
Date	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.		
	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.		
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or		

B 1D (Official Form 1, Exhibit D) (12/09)

### UNITED STATES BANKRUPTCY COURT

re Shoena Wilson	Case No.
Debtor	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

### Case 15-34753 Doc 1-1 Filed 10/13/15 Entered 10/13/15 11:51:07 Desc Petition Page 5 of 9

B 1D (Official Form 1, Exh. D) (12/09	) - Cont
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Page 2

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
  - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
  - ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
    - ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: Shoena Welson
Date: 10-13-15

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re:	)	
	)	
Debtor (s)	)	Case No.
Sheena Wilson	)	Chapter
	)	13

### List of Creditors

A	
Greater Surburban Acceptance 1645 odden Ave Downers Grove	Department of Revenue
1645 Odden Ave Davners Grove	3315 w Odgen 60623
12 6 0515 630-960-3315 \$3,536	317-741 3334 # 0
030 140-3313 3,334	312-744-2204 \$3,000
Speedy Cash loans	Indiana Toll Road
4648 S. Cicero Chicago IL	77-110
60638	52551 Ash Rd Granger IN
773-284-5758 \$535	46530 \$ 300
1st Financial Loans	
6421 w North Ave Oak Park	
IL G0302 708-848-9999 #535	
First Primier Bank	
P.O. Box 55219 Sious Falls, SL	
57117 800-987-5521 4900	
Illinois tollway	
2700 Odgen Ave Downers Grove	
IL 60515 630-241.6800 1,294	
11 000 1/2/9	

## - B 201B (For Case 125 84753 Doc 1-1 Filed 10/13/15 Entered 10/13/15 11:51:07 Desc Petition Page 7 of 9

### UNITED STATES BANKRUPTCY COURT

In re Sheena Wilson Debtor	Case No
	Chapter 13
CERTIFICATION OF NOTICE UNDER § 342(b) OF THI	E TO CONSUMER DEBTOR(S) E BANKRUPTCY CODE
Certification of [Non-Attorney] I, the [non-attorney] bankruptcy petition preparer signing the attached notice, as required by § 342(b) of the Bankruptcy Code.	Bankruptcy Petition Preparer e debtor's petition, hereby certify that I delivered to the debtor the
Printed name and title, if any, of Bankruptcy Petition Preparer Address:  X	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	
Certification of I (We), the debtor(s), affirm that I (we) have received and reaction of Debtor(s)  Case No. (if known)	A signature of Debtor  A stacked notice, as required by § 342(b) of the Bankruptcy  A signature of Debtor  A stacked notice, as required by § 342(b) of the Bankruptcy  A stacked notice, as required by § 342(b) of the Bankruptcy  A stacked notice, as required by § 342(b) of the Bankruptcy  A stacked notice, as required by § 342(b) of the Bankruptcy  A stacked notice, as required by § 342(b) of the Bankruptcy  A stacked notice, as required by § 342(b) of the Bankruptcy  A stacked notice, as required by § 342(b) of the Bankruptcy
	Signature of Joint Debtor (if any)  Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Page 8 of 9

#### UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <a href="https://doi.org/10.2007/journal.org/10.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

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your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.